

In re:  
Cody A. Schott  
Tonia L. Schott  
Debtors

Case No. 24-11208-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Aug 02, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Cody A. Schott, Tonia L. Schott, 1202 Millrace Run, Narvon, PA 17555-9712
14872778	+ First Commonwealth FCU, 6126 HAMILTON BLVD STE 100, Allentown, PA 18106-9711

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Aug 02 2024 23:39:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 02 2024 23:39:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14872775	+ EDI: CAPITALONE.COM	Aug 03 2024 03:37:00	CAPITAL ONE, PO Box BOX 31293, Salt Lake City, UT 84131-0293
14872776	+ EDI: CAPONEAUTO.COM	Aug 03 2024 03:37:00	CAPITAL ONE AUTO FINANCE, CB DISPUTES TEAM, P O BOX 259407, Plano, TX 75025-9407
14872777	+ EDI: CITICORP	Aug 03 2024 03:37:00	CITICARDS CBNA, 5800 SOUTH CORPORATE PLACE, MAIL CODE 234, Sioux Falls, SD 57108-5027
14872779	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 02 2024 23:38:00	FIRST NATIONAL BANK OF PA, 4140 E STATE ST, Hermitage, PA 16148-3401
14872778	+ Email/Text: debtres@firstcomcu.org	Aug 02 2024 23:39:00	First Commonwealth FCU, 6126 HAMILTON BLVD STE 100, Allentown, PA 18106-9711
14872780	^ MEBN	Aug 02 2024 23:38:08	Loan Depot, 6561 Irvine Center Drive, Irvine, CA 92618-2118
14872781	+ EDI: NFCU.COM	Aug 03 2024 03:37:00	NAVY FEDERAL CREDIT UNION, POB 3700, Merrifield, VA 22119-3700
14872782	+ EDI: SYNC	Aug 03 2024 03:37:00	SYNCB/CARE CREDIT, PO Box BOX 965036, Orlando, FL 32896-5036
14872783	+ EDI: SYNC	Aug 03 2024 03:37:00	SYNCHRONY NETWORKS, P.O. BOX 965036, Orlando, FL 32896-5036
14872784	+ EDI: CITICORP	Aug 03 2024 03:37:00	Tractor Supply, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14872785	+ EDI: USAA.COM	Aug 03 2024 03:37:00	USAA SAVINGS BANK, BOX 33009, San Antonio, TX 78265-3009

TOTAL: 13

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2024 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
DENISE ELIZABETH CARLON	on behalf of Creditor loanDepot.com LLC bkgroup@kmlawgroup.com
George Meany Lutz	on behalf of Joint Debtor Tonia L. Schott glutz@hvmlaw.com HartmanValerianoMagovernLutzPC@jubileebk.net
George Meany Lutz	on behalf of Debtor Cody A. Schott glutz@hvmlaw.com HartmanValerianoMagovernLutzPC@jubileebk.net
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

Cody A. Schott

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3969

EIN --

Debtor 2

Tonia L. Schott

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4917

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 24-11208-pmm

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Cody A. Schott

Tonia L. Schott  
fka Tonia Slocum

8/1/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**